

Blankets in China.
From Consul and Trade Reports.
While the Chinese people are not disposed to take up with many foreign household articles or foreign ways, there are some foreign means of comfort which appeal to them strongly and will be popular among all classes if or when they can be afforded. Among such articles are woolen blankets.
Blankets have been imported into Chinese open ports in considerable

quantities for several years. Some of this trade of course has been in blankets for the use of foreigners in China rather than for the Chinese themselves, but the use of such goods by the Chinese is increasing yearly. The trade from its beginning years ago gradually developed, until in the early part of the past decade it ran about \$200,000 gold per year, about half of which was through Hongkong, and perhaps three-fourths of the balance was from Great Britain direct.

WAYS OF THE WILY MONEY EXCHANGERS

Traps and Tricks Are Waiting for the Tourist in Foreign Lands.

DEALERS IN CHINESE COIN

Celestials Need Lessons in American Banking Customs—In Honesty Too, Traveller Says.

"When the American, with all his reputation for shrewdness, is visiting unfamiliar regions," explained a traveller, "it behooves him to keep an ever vigilant eye while taking in the country in order that he be not taken in himself. My first experience with the money changers was in Japan. Along the southern seaport towns, Nagasaki, for instance, I found that while the steamer was in port I could get even money for my American coin and bills. After the ship had left, however, I discovered that I would have to pay about 1 per cent. to exchange my money. This was reasonable, but when I struck the smaller towns in the north the exchange rate dropped rapidly."

"I remember arriving in Shimoda one night, and going to the principal hotel there I ordered dinner, for which the charge was three yen, \$1.50. I was short on Japanese currency and tendered an American \$10 gold piece in payment, which equalled 20 yen of course, but received in change but 16 yen instead of 20. The waiter's explanation of the discrepancy was very vague, so I had the proprietor summoned and he suavely elucidated 'I have taken from the honorable gentleman three yen for his dinner and but one yen for the large trouble that your unworthy servant was obliged to take in changing the highly agreeable American money. Polite enough, certainly, but it cost me just 5 per cent.'"

"In Corea," he continued, "I took the precaution to load up with local currency, so that I experienced no trouble there, but in Dairen, Manchuria, I found myself up against it again when I tried to purchase my railroad ticket from that point to Mukden. The official currency in Manchuria is also Japanese, and I discovered that the train started in about ten minutes and that I lacked a few cents of having enough local money to purchase my ticket. I offered in American money more than the equivalent of the difference, but the ticket agent would not accept it. He called the station agent, however, and he very kindly offered to show me where I could buy Japanese coin. Owing to the short space of time before the departure of the train, I was forced to pay 5 per cent. in this instance also. I did a little detective work here and found that the station agent and the ticket agent were in collusion, although the rules of the railroad company permitted them to take American money."

"In Mukden before taking train for Tientsin I was besieged with money changers who told me that I could not purchase my ticket with Japanese currency because the railroad was Chinese from that point and therefore Chinese money must be paid for transportation. I verified these statements and then offered to exchange American gold for Chinese currency. For a \$20 gold piece I was tendered thirty dollars Chinese and finally thirty-seven, but I knew that I should get at least two for one and eventually persuaded the ticket agent to take the gold piece at that basis. This road has a queer system in selling transportation at Mukden. You board the train at that point and after riding five miles you get off the train and there purchase your ticket."

"China I found to be the fertile field unexcelled for the money changers. Entire streets are taken up solely by their booths. You will see, for instance, on the money changer's counter stack after stack at least a foot high of nice new coins about the size of an American quarter. If you will give him, say, \$20 in real money for this currency he will magnanimously add a bonus of perhaps 25 per cent. This operation makes you feel like a practising physician in high finance until you discover that the money you purchased was made under instructions from the Chinese Governor of some province who is on the blacklist in Pekin. The Chinese quarters therefore are worth just about their weight in scrap iron. Another method of taking care of the pennies is through the Mexican dollars that form a large portion of the currency of China. These Mexican dollars came into China through the purchase of several shiploads from Mexico many years ago. They are of the old type and are very large and thick. The money changer cuts the dollar not crosswise but lengthwise, dividing the coin through this operation into three round wafers. He then hollows out the inner part, leaving only the rim, and after joining the parts together again it takes a very close inspection to detect that the dollar has been tampered with. This proceeding will net him about 10 cents, but this profit is not to be sneezed at as the Chinese of the coolie class can purchase enough rice and fish with this sum to subsist at least a day. Of course when one is suspicious of such a coin bouncing it upon some hard substance will do no good, as the ring will be excellent, but the changing of money in China is a profession handed down from father to son and the money changer will tinkle the suspected coin against a good one and he can tell by the clearness of the sound that the coin has been tampered with. He will then weigh it and then Mr. Tourist knows that he is out 10 cents. A small sum, true enough, but as this may occur a dozen times a day, in the end the aggregate will be quite sufficient."

"Perhaps when you are exchanging your coin one of the dollars that the money changer is tendering you does not look exactly genuine. The changer is not shocked by your question, but from it. He says that he will put his chop upon the dollar, and then should any person refuse it on account of being counterfeit he will redeem it. This chop is made by denting in the coin the initials

of the money changer with the aid of a piece of metal and a hammer. You feel now that you have a sure system to prevent the wily native from again fleecing you, as you will have a chop placed on all the coins you purchase in the future. But also have been taken in again, as you will soon find out when you endeavor to purchase something with the dollar and receive the information that it is worth only 90 cents. Why is that? You ask, and then you know that the piece that the money changer took out when making his chop is worth approximately five cents and that the wily money changer collects the piece of his chop and thereby increases his gains by a few cents on each transaction."

"Another of the multifarious processes that the money changer has at his command is that of sweating the currency. At any of the booths of the changers one of the men will be seen patiently shaking all day long a bag made of some substance containing gold coins, sovereigns or American gold pieces. The continual shaking of the bag loosens particles of the gold and they of course stick to the bag. This bag is burned at the end of the day and a few more coppers added to the exchequer of the Chinese."

"It is in the Celestial Kingdom also that the traveler of the financial trend of mind finds the greatest opportunity to gather the coin of the realm by keeping careful tab on the fluctuations of the currency from day to day. The Chinese currency has no gold standard backing from the Government and therefore is worth only the actual value of the silver that is in the coin. The merchants and bankers there, both foreign and native, of course take advantage of this state of affairs and depress and bull the silver market as much as it lays in their power. One capable manager of a large mercantile house in Shanghai is reported to make on an average \$30,000 gold, each year by watching the silver market. In my own particular instance I found that in Pekin I received \$2 (Mexican currency) for an American dollar, but in Shanghai I found that this rate had dropped to \$2.40 and in Hongkong to \$2.32. The gains that I made in Pekin on the high rate were paid on American money compensated me for the losses that I had been obliged to suffer in Manchuria and Japan. The pay for the money that the American legation, of whom there are about forty in times of peace, is \$2.43 all the year round. This is a fixed rate between the American Government and the bank of the other legations receive our boys naturally assume quite an air of superiority over the others. In the end, however, they do not gain very much because the crafty Oriental knows the pay of the soldiers of the different legations and when he sees the lad in blue approach his store the price of merchandise rises to adjust with the rate."

"It is when the tourist is leaving one of the large cities for another that the greatest of his troubles arises. He leaves his hotel, for instance, with money brought from the Bank of Indo-China at that place and backed by that bank and in Shanghai presents this currency to the other branch of the bank. He will find that the latter bank will deduct at least 5 per cent in exchange for the money for Shanghai currency. Therefore it is necessary before departing from Pekin that he get out all his expenses beforehand—hotel bill, transportation, etc.—in order that no local currency will be left in his wallet. It is most annoying at the last moment when he has figured out that he will have left only a few coins, which he can retain as souvenirs, to discover that one or more of the Chinese dollars are counterfeit gold pieces to secure enough local currency to make up the hotel bill. This transaction leaves him with a surplus of local currency, on which he will be the loser in the next town."

"I would advise also the traveller to take with him American bills and not gold coin. The banks will not take him as high a rate of exchange and it will be much easier to carry. The native money changers of course like the metal, and when I found that the International Bank in Hongkong would charge me 1 per cent. to change American gold into American bills I located many changers among the natives who would give me a better rate. The banks desire the paper currency because it is much easier handled and shipped and the expressage is less costly. The native money changer, on the other hand, has never forgotten that when the American Government first issued the paper currency for the Philippine Islands, a large part of it was brought into Hongkong by swindlers and passed for American money, although the Philippine one peso bill is worth but 50 cents. These bills resembled the American ones very much, both in color and general appearance, the only difference being that the American bill is a trifle larger."

"I must mention a peculiar thing that I noticed in the currency of Siam, remarked that the small silver pieces of that country were bent and twisted a great deal, and upon inquiring I received the information that as bending was the favorite sport of the principal industries of the country the money had been bent on order that the crozier and players at the tables could rake in the money the more easily."

CHICAGO'S WOMAN ENGINEER.

Mrs. Mary E. Ewing Is Carrying On a Large Business Her Husband Left.

Chicago has the distinction of furnishing the first woman recruit to the ranks of the civil and consulting engineers, says a writer in the *Technical World Magazine*. This is Mrs. Mary E. Ewing, widow of the late William Ewing, one of the most prominent engineers of the middle West, who died last spring. Mrs. Ewing has taken up and is carrying to successful completion work on various sewerage and water supply systems, covering approximately a million dollars, which her husband had under way or in course of planning at the time of his death. She appeared before the board of civil engineers and the different companies with whom Mr. Ewing had contracts, and it is a remarkable tribute to her technical knowledge and executive ability that each village and each company unhesitatingly passed the contracts into her hands for completion of the work.

Mrs. Ewing's training was secured by assisting her husband with his work, in which she was intensely interested throughout their married life, a period of twenty-five years. Much of Mr. Ewing's planning for the larger contracts was done in the quiet of their home, and she read and studied together many of the technical books, while Mrs. Ewing took care of the maps, blue prints, tracings and other drawings, besides otherwise assisting her husband in his work. She expresses it. In addition to this, she went with her husband on many trips of inspection to the scenes of the actual construction, and thus was enabled to become familiar with the practical side of the work.

Although Mrs. Ewing's entrance into a field of work heretofore unexplored by women has created widespread interest and discussion, she herself is the least excited of any one by reason of her unique situation. She considers it the most natural thing in the world that, being familiar with her husband's work, she should have stepped in and assumed the mantle of his professional duties. She earnestly advocates every woman interested in her husband's work to follow in his business, since it not only draws them closer together but has the precedent of being a woman independent and fortifying her against the emergency. She considers that civil engineering offers splendid opportunities to women who have inclinations in that direction. Her opinion is that there is no better work that is outside of a woman's element, and put into actual practice she finds it extremely fascinating.

SPRING BRINGS LIGHTNING DANGERS

The Formation of Electric Bolts Is Imperfectly Understood.

PROTECTION IS POSSIBLE

A Metal Covered Building Connected With the Earth Is Secure—Wire Fences Should Be "Grounded."

Protection from lightning is a subject that recurs with the coming of each springtime, says a writer in the *Metal Worker*. In the violence of an atmospheric electric disturbance accompanied by the awe inspiring flashes of lightning so common with the thunderstorm of the Northwest, there are few who have not desired the protection of a lightning proof shelter. The probability of an individual building being struck by lightning is really very light, but there is always a possibility of such an occurrence and also that the stroke might be attended with considerable violence or the building might take fire.

The formation of lightning is very imperfectly understood, but experience with its vagaries and a knowledge of the laws of high tension electric currents have established a fairly good understanding of the methods of constructing lightning conductors for all ordinary discharges. It is very well known that lightning is the discharge of a large amount of electricity in a very short space of time and that whatever affords it a passage to the earth is likely to be badly damaged unless the vehicle happens to be a good conductor of electricity and of sufficient size to transmit the amount of electric energy the flash contains; in which case it passes away, doing no damage at all.

As a storm develops the electrically charged clouds pass over the earth and when the electrical intensity becomes great enough to break down the resistance of the intervening air, the resulting discharge will pass into the earth by the most convenient path. This is commonly some high object of the landscape, a building, a pole, a tree or any other object that extends up from the earth. If the object is a conductor of electricity and connected with the earth the lightning will pass into the ground without the least damage being done, but if it is not a good conductor the havoc wrought in an instant is sometimes appalling.

Buildings with metallic roofs that are properly connected with the earth are far better protectors from lightning than could be given by rods. Buildings that are completely covered with sheet metal and well connected with the earth are practically lightning proof. Covered in this manner buildings have been known to be repeatedly struck by lightning without the least damage. The sheet iron granary, so common in the West, when well connected with the earth may be considered lightning proof. The ground connections, however, should be made of metallic rods that extend well into the earth and securely fastened to the metallic covering.

In considering the form of lightning conductors it is well to keep in mind the fact that a metal covered building well connected with the earth is practically lightning proof and that one with a metallic roof, well grounded, is excellently well protected if not perfectly safe. If then the roof of a building possesses a metallic ridge, eaves, troughs and downspouts, these will afford very good protection if they are well connected and well grounded. A roof covered with a metallic screen, as a chicken screen, makes an excellent protector when properly grounded. It must be remembered that the ground connection is a positive necessity, and too much care cannot be exercised in its construction. The earth is the great reservoir of electrical energy and it is always at zero potential. If a discharge of lightning can be directed into the moist earth by a conductor its energy is soon dissipated, but the ground connection must be of considerable area and extend well into the moist earth. A piece of galvanized iron pipe driven into the ground ten or eight feet makes a good ground. Large buildings must have two or more such "grounds." The connecting wires must be securely fastened to the ground connections.

Wire fences are often the cause of damage by lightning because of the method of construction. If the fence wires are grounded the danger from this cause will disappear. Ground wires may be made of ordinary fence wire and should be connected with each of the wires of the fence and extend into the ground three feet. Such "grounds" should be made for each 100 feet of fence.

THIS IS AN ATHLETIC AGE.

Remarkable in Its Growth of Gymnastic Work and Equipment.

Coincident with the growth of the physical culture idea there has been a similar increase in the number of institutions given over to gymnastic work and the equipment of them. Nor is this growth confined to America. Germany is said to be the only great nation where the practice of gymnastics is both State controlled and compulsory, although there are several other European countries, such as France, whose system is more or less akin to the German system. In Sweden, Denmark, Switzerland, Italy, Russia and Finland gymnastics are practised on lines that exhibit national characteristics. So far has the movement spread that now nearly every country of importance prescribes on its school code physical training.

In many of the large public schools in the United States gymnasiums are fitted and equipped for the use of the school children. With the growth of gymnastics the appliances used have become more complicated, require a larger amount of space and involve a greater cost. From the simple apparatus of the early days, such as the dumbbells and Indian clubs, which played prominent parts, the modern gymnasium with its thousand and one fixed and movable appliances is an evolution.

In the modern gymnasium the usual appliances are the vaulting horse, parallel bars, horizontal bars, the bridge ladder, the plank, the mat, swinging rings, trapeze, dumbbells, clubs, punching bag, pulley exercises, and an endless variety of climbing ropes, so that the fitting up of these gymnasiums is a matter of much thought and money.

Hawaiian Railways.

From Consul and Trade Reports.
Five railways are in operation in the Hawaiian Islands. The longest is 79 miles, from Honolulu to the extreme northern point of Oahu, where it connects with the Kona Railway. The Kona Railway runs from Hilo to Kilauea, 110 miles of the volcano of Kilauea. The Kohala Railway connects Kohala plantations with the coast of Mahu-kona. The Kahului Railway runs from that port to various plantations on Maui.

Over 1,000 Buildings Torn Down Here Last Year.

An interesting commentary on the changing of the building map of New York is found in the figures of the Bureau of Buildings that deal with permits taken out for the demolition of buildings. According to the books kept by Superintendent of Buildings Rudolph Miller, there were 1,079 permits issued for the demolition of buildings in the year 1911.

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2. The New York Life has an annual income of over one hundred and thirteen million dollars.
3. The New York Life's disbursements in 1911 were sixty-six millions, of which fifty-three millions went to policyholders.
4. The New York Life has the largest amount of accumulated funds (Jan. 1, 1912, admitted assets over 684 million dollars), the largest amount of insurance in force (Jan. 1, 1912, over 2,102 millions), and does the largest amount of new business (177 millions in 1911) of any life insurance company in the world, not industrial.
5. The New York Life's expenses for new business in 1911 were only 89.7% of the amount allowed by law, and its total insurance expenses were only 58.1% of the amount allowed by law.
6. Under a recent (July, 1910) amendment to the Armstrong laws a life company may do business in excess of former legal limits in proportion to the economy with which it conducts its entire business.
7. Under the amended law the New York Life increased its new business nineteen millions in 1911, and will be allowed to increase it by about twenty-two millions in 1912.
8. More than half of the permitted business of 1911 was written during the first half of the year. It is always dangerous to delay insuring your life. If you wish a policy in the New York Life in 1912, it is doubly dangerous to delay.
9. To all the policy requirements of the New York insurance law the New York Life has added a "monthly income for life policy," and has inserted in many of its policies a "waiver-of-premium clause" in case of total and permanent disability.

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"Second Hand" Burial Plots Are Now Bought and Sold

In the long established cemeteries, desirable plots annually become scarcer, thus creating a demand for lots which might be termed "second-hand"; that is to say, lots now owned by private individuals. On the other hand because of the shifting of population and the vicissitudes of life many plot owners find it desirable to sell their plots. Since under the State laws the cemeteries cannot trade in such lots the undertaker becomes the logical medium of exchange. With Fairchild Sons of 702 Fulton St., Brooklyn, this business has grown so considerable as to warrant the establishment of a separate department called Cemetery Lot Bureau. Here those who wish to purchase will find a long list of desirable lots that can be bought for very advantageous prices. Here those who wish to sell will find the best market for their plots. There are many reasons why these second hand cemetery lots are most desirable, they are as a rule in the older section of the cemeteries and surroundings are selected and cared for years to come. This novel service is proving very useful.

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The Institute has been developing its activities with the support of the public at large and an annual subsidy from the R. Government of Italy. It increased its Hospital facilities and disposes now of above 100 beds. Has a General Dispensary with all the Clinics pertaining to it and a special one for the treatment of Tuberculous Diseases (Morgagni Clinic).
During the year 1910 the number of patients treated in the Hospital wards was 944 and a total of 417 surgical operations were performed. The General Dispensary had an attendance of 7,409 different patients, with a total of 20,862 visits. The Morgagni Clinic for tuberculous diseases administered to 381 patients who received 1,133 visits in the Clinic and 2,036 visits in their homes.
The Hospital has also a Training School for Nurses with 16 pupils under the direction of a Registered Nurse duly qualified for the conduct of the School, which is supervised by the State Board of Education.
The Benevolent work done by the Institution during the same year 1910 is commensurate as follows: Persons assisted with food, lodging, clothing or money, 1,268. Persons assisted for their return to Italy, 101.
The Institution is governed by a Board of Directors (24) elected by the members of the Society, and managed by a General Superintendent. The technical direction of the Hospital and Dispensary is in care of a Medical Board made up of all the Visiting Physicians and Surgeons of the Hospital Staff (14) in number.
The Institution is under the supervision of the State Board of Charities and the City Department of Public Charities.

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It is noteworthy that the Banco di Napoli has no stock paid in, and consequently no stockholders.
Owing to this special to not only unique character of the Banco di Napoli, the Italian Parliament—which was indeed anxious for the Italian abroad, who were practically paid attention by the several banks failures occurred in A. D. 1902, by a peculiar law, committed to this institution the care of receiving, safeguarding and transferring money for the Italian emigrants, by means of a special foreign money order or draft issued by the Banco di Napoli, fully guaranteed same day over the world, or directly by the AGENCY OF THE BANCO DI NAPOLI in such cities as are payable in Italy at all National Banks and thousands of do. such correspondence and even at all Post Offices of the Kingdom, as postal money orders.
Statement of condition to January 10th, 1911, shows:
Paid Reserve.....Lit. 294,478,104.45
Paid Receivable.....153,243,112.40
Loans.....29,020,815.43
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Circulation.....401,575,000.00
Deposits.....146,996,998.58
Totals.....1,047,335,039.57

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